

<b>Information to identify the case:</b>			
Debtor 1:	<u>Sandra L. Davis</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-10414-KCF		
	Social Security number or ITIN:	xxx-xx-2646	
	EIN:	--_--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--_--	
	Date case filed for chapter:	13	1/8/19

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Sandra L. Davis	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	273 Sunset Avenue Old Bridge, NJ 08857	
<b>4. Debtor's attorney</b> Name and address	Justin M Gillman Gillman & Gillman 770 Amboy Avenue Edison, NJ 08837	Contact phone 732-661-1664
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 1/9/19

**For more information, see page 2**

**7. Meeting of creditors**

**Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**February 7, 2019 at 10:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 4/8/19**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 3/19/19**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 180 days from date of order for relief.  
11 U.S.C. § 502(b)(9)**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sandra L. Davis  
 Debtor

Case No. 19-10414-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jan 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2019.

db +Sandra L. Davis, 273 Sunset Avenue, Old Bridge, NJ 08857-1128  
 517958430 Account Resolution Services, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323  
 517958427 +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079  
 517958434 +Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 517958433 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890  
 517958439 +Ditech Financial, LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409  
 517958440 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517958441 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517958442 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 517958443 +FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 517958445 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
 517958446 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188, New Brunswick, NJ 08903-1188  
 517958447 +Raritan Bay Fcu, 491 Raritan St, Sayreville, NJ 08872-1442  
 517958454 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 517958448 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517958468 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517958472 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156  
 517958471 +Wakefield & Associates, Attn: Bankruptcy, Po Box 441590, Aurora, CO 80044-1590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: abgillman@optonline.net Jan 09 2019 23:36:59 Justin M Gillman,  
 Gillman & Gillman, 770 Amboy Avenue, Edison, NJ 08837  
 tr E-mail/Text: bnc@russotruster.com Jan 09 2019 23:39:11 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2019 23:38:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 09 2019 23:38:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517958436 EDI: CAPITALONE.COM Jan 10 2019 04:08:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517958435 +EDI: CAPITALONE.COM Jan 10 2019 04:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517958437 +EDI: CCS.COM Jan 10 2019 04:08:00 Credit Collection Service, Attn: Bankruptcy,  
 Po Box 773, Needham, MA 02494-0918  
 517958438 +EDI: CCS.COM Jan 10 2019 04:08:00 Credit Collection Service, Po Box 9134,  
 Needham, MA 02494-9134  
 517958444 +E-mail/Text: collections@jeffersonassociates.com Jan 09 2019 23:38:24 Jefferson Associates,  
 3 Coral St, Edison, NJ 08837-3242  
 517958461 +E-mail/Text: bankruptcy@savit.com Jan 09 2019 23:39:07 SaVit Collection Agency,  
 46 W Ferris St, East Brunswick, NJ 08816-2159  
 517958460 +E-mail/Text: bankruptcy@savit.com Jan 09 2019 23:39:08 SaVit Collection Agency,  
 Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250  
 517958462 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchb/care Credit Du, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517958463 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchb/care Credit Du, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 517958464 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 Po Box 965061, Orlando, FL 32896-5061  
 517958466 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank/Care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 517958469 +EDI: VERIZONCOMB.COM Jan 10 2019 04:08:00 Verizon, Verizon Wireless Bk Admin,  
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225  
 517958470 +EDI: VERIZONCOMB.COM Jan 10 2019 04:08:00 Verizon, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517958431\* Account Resolution Services, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323  
 517958432\* Account Resolution Services, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323  
 517958428\* +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079  
 517958429\* +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079  
 517958449\* +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517958450\* +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517958451\* +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517958452\* +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517958453\* +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517958455\* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 517958456\* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 517958457\* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 517958458\* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 517958459\* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 517958465\* +Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061

District/off: 0312-3

User: admin  
Form ID: 309I

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Total Noticed: 35

Date Rcvd: Jan 09, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517958467\* +Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001

TOTALS: 0, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0